

Information to identify the case:

Debtor 1	<u>Patrick J. Schwer</u>	Social Security number or ITIN	xxx-xx-6940
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-20243-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patrick J. Schwer

5/24/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Patrick J. Schwer
Debtor

Case No. 23-20243-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 24, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2023:

Recip ID	Recipient Name and Address
db	Patrick J. Schwer, 839 Joan Drive, North Versailles, PA 15137-2442
15568290	+ Honorable Robert J. Ravenstahl Jr., 10101 Saltsburg Road, Pittsburgh, PA 15239-2156
15568291	+ Kathleen J. Schwer, 2921 Guffey Road, Irwin, PA 15642-9768
15568292	+ Mariner Finance LLC, 1800 Golden Mile Hwy, Plum, PA 15239-2849
15568296	+ Select Portfolio Servicing, PO Box 652001, Salt Lake City, UT 84165-2001

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	May 25 2023 04:17:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	May 25 2023 04:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 25 2023 00:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 25 2023 04:17:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 25 2023 00:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	May 25 2023 00:29:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15568287	+ Email/PDF: creditonebknotifications@resurgent.com	May 25 2023 00:42:31	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15568288	+ Email/PDF: creditonebknotifications@resurgent.com	May 25 2023 00:42:25	Credit One Bank, N.A., P.O. Box 98872, Las Vegas, NV 89193-8872
15568289	+ EDI: AMINFOFP.COM	May 25 2023 04:17:00	First Premier Bank, 3820 N. Louise Ave., Sioux Falls, SD 57107-0145
15568294	Email/Text: ml-ebn@missionlane.com	May 25 2023 00:29:00	MISSION LANE TAB BANK, PO BOX 105286 SW # 1340, Atlanta, GA 30348
15568293	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 25 2023 00:42:18	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
15568295	+ Email/Text: enotifications@santanderconsumerusa.com	May 25 2023 00:30:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
15568298	Email/Text: Atlanticus@ebn.phinsolutions.com	May 25 2023 00:29:00	TBOM/Aspire, POB 105555 SW #1340, Atlanta,

District/off: 0315-2

User: admin

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Date Rcvd: May 24, 2023

Form ID: 318

Total Noticed: 18

15568297	Email/Text: Atlanticus@ebn.phinsolutions.com	May 25 2023 00:29:00	GA 30348-5555 TBOM/Aspire, POB 105555, Atlanta, GA 30348-5555
15568299	Email/Text: Atlanticus@ebn.phinsolutions.com	May 25 2023 00:29:00	TBOM/Fortiva, POB 105555, Atlanta, GA 30348-5555

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee,

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2023 at the address(es) listed below:

Name	Email Address
Anthony M. Moody	on behalf of Debtor Patrick J. Schwer amoodly@moodylawoffices.com moodyar81455@notify.bestcase.com
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2004-4, Asset-Backed Certificates, Series 2004-4 bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lorraine Gazzara Doyle	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2004-4, Asset-Backed Certificates, Series 2004-4 ldoyle@logs.com, logsecf@logs.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 6